

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul E. Reusing
Stacie D. Reusing
Debtors

Case No. 17-01237-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 24, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Paul E. Reusing, Stacie D. Reusing, 1017 Friar Run, Hanover, PA 17331-4419
cr	+ U.S. Bank National Association, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
4902140	+ ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
4955280	+ BANK OF AMERICA, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
4902152	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4913603	+ Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261-9094
4902154	+ Rolc, Roi, 1920 Greenspring Dr Ste 200, Timonium, MD 21093-4156
4913604	+ U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261-9094
4932289	+ U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4902141	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jan 24 2022 18:45:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4902143	+ EDI: CAPITALONE.COM	Jan 24 2022 23:48:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4944788	Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 18:46:29	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4902146	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2022 18:46:30	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
4902147	+ EDI: WFNNB.COM	Jan 24 2022 23:48:00	Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125
4902150	+ EDI: IRS.COM	Jan 24 2022 23:48:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
4902151	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 24 2022 18:45:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
4934144	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2022 18:46:12	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4911059	Email/Text: blegal@phfa.org	Jan 24 2022 18:45:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
4955288	EDI: PRA.COM	Jan 24 2022 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4902770	+ EDI: RECOVERYCORP.COM	Jan 24 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4902153	+ Email/Text: blegal@phfa.org	Jan 24 2022 18:45:00	Pa Housing Finance Age, 2101 N. Front Street,

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		Harrisburg, PA 17110-1086
4945928	EDI: Q3G.COM	Jan 24 2022 23:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4902155	+ EDI: CBS7AVE	Jan 24 2022 23:48:00 Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
4955429	+ EDI: RMSC.COM	Jan 24 2022 23:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4902156	+ EDI: RMSC.COM	Jan 24 2022 23:48:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4920794	EDI: WFFC.COM	Jan 24 2022 23:48:00 Wells Fargo Bank, N.A., dba WFDS, P.O. Box 19657, Irvine, CA 92623-9657
4902157	+ EDI: WFFC.COM	Jan 24 2022 23:48:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
4902158	+ Email/Text: kcm@yatb.com	Jan 24 2022 18:45:00 York Adams Tax Bureau, PO Box 15627, York, PA 17405-0156
5033876	Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 18:46:29 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
5033877	Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 18:46:19 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4902148		Creditor Claims Of A
4902149		Creditor Claims Of A
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
4902142	*+	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4902144	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4902145	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0314-1
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor U.S. Bank National Association afogle@rascrane.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1 bkgroup@kmlawgroup.com
Kevin Buttery	on behalf of Creditor U.S. Bank National Association as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1 kbuttery@rascrane.com
Nicholas G. Platt	on behalf of Debtor 2 Stacie D. Reusing ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Paul E. Reusing ngp@mooney4law.com plattnr61895@notify.bestcase.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association smncina@raslg.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Paul E. Reusing	Social Security number or ITIN	xxx-xx-5521
	First Name Middle Name Last Name	EIN	--
Debtor 2	Stacie D. Reusing	Social Security number or ITIN	xxx-xx-0165
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:17-bk-01237-HWV			

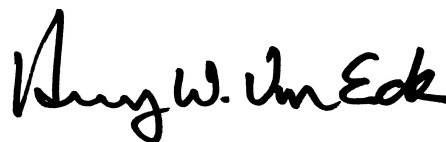
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul E. Reusing

Stacie D. Reusing

1/24/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.